

Table I.A.2.c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
Industry group								
Agric., fish., forest.	48.1%	60.4%	33.3%	6.0% *	15.5% *	0.2% *	52.8%	8.2% *
Mining	54.8%	61.1%	71.4%	45.7% *	69.9%	25.6% *	57.4%	43.8% *
Construction	42.1%	50.9%	29.0%	31.7%	21.8% *	15.9% *	44.0%	22.4%
Manufacturing	25.6%	44.2%	26.5%	17.2%	16.1%	12.8%	32.9%	14.2%
Transp., comm., util.	39.3%	49.2%	21.5%	24.1%	7.5%	53.0%	38.3%	40.2%
Wholesale trade	34.7%	56.0%	33.7%	21.1%	7.9%	20.0%	45.7%	16.8%
Retail trade	16.9%	42.9%	28.1%	15.5%	9.0%	2.7%	34.1%	5.3%
Fin., ins., real est.	20.4%	44.0%	28.8%	24.3%	6.7%	2.0% *	40.0%	5.1%
Services	33.1%	48.1%	30.2%	18.5%	11.9%	5.6%	41.8%	10.1%
Unknown	39.3% *	39.3% *	0.0%	0.0%	0.0%	0.0%	39.3% *	0.0%
Ownership								
For profit, incorporated	26.9%	48.1%	28.6%	19.9%	10.0%	9.8%	39.0%	11.0%
For profit, unincorporated	37.6%	45.1%	32.1%	10.2% *	12.6% *	4.5% *	42.6%	6.7%
Nonprofit	34.7%	58.5%	35.3%	22.2%	11.4%	11.0% *	48.0%	12.5%
Unknown	16.2%	47.7%	26.5% *	29.3% *	11.3% *	1.8%	42.8%	7.1%
Age of firm								
Less than 5 years	38.6%	45.2%	24.2%	20.6%	9.5%	4.6% *	40.2%	16.7%
5-9 years	36.8%	45.4%	23.7%	24.1%	18.3%	13.1% *	38.6%	20.0%
10-19 years	36.9%	47.9%	27.9%	19.3%	9.1%	30.5%	40.7%	17.0%
20 or more years	28.0%	54.6%	34.8%	19.3%	10.2%	9.6%	43.6%	10.8%
Unknown	10.9%	42.1%	33.9%	18.2%	10.3%	6.8%	29.2%	8.7%
Multi/single status								
2 or more locations	11.7%	34.5%	31.7%	15.6%	9.7%	9.1%	25.3%	9.9%
1 location only	40.4%	48.6%	29.3%	22.9%	15.9%	8.1% *	41.9%	17.9%
Percent full-time employees								
Less than 25%	31.4%	51.3%	36.4%	32.8%	10.7%	3.5% *	45.9%	10.4%
25-49%	22.3%	49.3%	33.7%	21.4%	10.3%	1.8% *	41.3%	5.7%
50-74%	29.8%	48.1%	32.0%	19.8%	8.5%	2.5% *	42.0%	7.0%
75% or more	29.0%	48.0%	28.5%	18.7%	10.8%	11.4%	40.0%	12.0%
Union presence								
No union employees	28.2%	47.9%	28.2%	18.2%	8.3%	3.6%	40.0%	7.1%
Has union employees	40.5%	65.9%	64.4%	44.6%	33.6%	29.0%	62.7%	30.6%
Unknown	25.0%	45.4%	24.1% *	21.4%	15.9% *	16.7%	38.2%	17.3%
Percent low wage employees								
50% or more low wage	24.5%	50.0%	33.7%	23.2%	7.6%	0.4% *	43.9%	6.0%
Less than 50% low wage	32.7%	48.1%	29.4%	19.4%	12.1%	9.6%	40.5%	12.2%
Unknown	15.4%	47.4%	26.5%	18.5%	7.5%	10.3%	38.0%	10.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
Industry group								
Agric., fish., forest.	5.07%	7.68%	8.91%	3.02% *	9.44% *	0.06% *	5.39%	9.57% *
Mining	10.51%	15.82%	19.91%	15.05% *	20.26%	13.19% *	12.23%	13.50% *
Construction	2.30%	2.67%	2.69%	5.80%	7.83% *	8.35% *	2.63%	2.02%
Manufacturing	2.43%	5.57%	3.14%	3.41%	1.93%	1.97%	3.16%	1.18%
Transp., comm., util.	2.01%	6.03%	4.33%	6.93%	1.86%	4.91%	4.37%	2.83%
Wholesale trade	1.87%	3.64%	4.58%	1.42%	1.62%	3.38%	3.10%	1.99%
Retail trade	0.99%	2.60%	1.88%	2.25%	1.04%	0.41%	1.77%	0.58%
Fin., ins., real est.	1.07%	2.83%	4.57%	4.17%	1.95%	0.84% *	2.65%	0.92%
Services	0.92%	1.72%	1.66%	2.32%	0.95%	1.11%	1.22%	0.83%
Unknown	12.85% *	12.85% *	0.00%	0.00%	0.00%	0.00%	12.85% *	0.00%
Ownership								
For profit, incorporated	0.43%	0.97%	1.36%	1.62%	0.64%	0.78%	0.64%	0.57%
For profit, unincorporated	1.54%	2.26%	2.12%	3.14% *	3.83% *	1.42% *	1.88%	1.27%
Nonprofit	2.23%	3.17%	2.37%	4.20%	2.27%	3.63% *	2.85%	2.44%
Unknown	2.47%	8.27%	8.66% *	9.30% *	3.43% *	0.45%	7.76%	1.14%
Age of firm								
Less than 5 years	1.13%	2.06%	2.86%	2.92%	2.53%	10.02% *	1.26%	2.04%
5-9 years	1.91%	3.17%	2.22%	2.78%	4.36%	6.43% *	2.03%	2.74%
10-19 years	1.27%	1.53%	2.09%	1.32%	1.50%	5.47%	1.19%	2.87%
20 or more years	0.87%	2.11%	2.39%	1.91%	1.01%	1.50%	1.22%	1.06%
Unknown	0.50%	8.91%	3.52%	2.91%	1.01%	0.75%	3.57%	0.45%
Multi/single status								
2 or more locations	0.29%	3.44%	2.44%	1.84%	0.51%	0.69%	1.52%	0.45%
1 location only	0.66%	1.19%	1.26%	1.31%	1.94%	3.77% *	0.64%	1.35%
Percent full-time employees								
Less than 25%	2.70%	4.10%	6.94%	4.51%	2.82%	1.75% *	3.60%	1.96%
25-49%	1.60%	4.19%	4.63%	3.34%	2.30%	0.56% *	2.88%	0.81%
50-74%	1.24%	2.76%	2.68%	2.99%	1.44%	0.78% *	1.42%	1.00%
75% or more	0.50%	1.22%	1.55%	1.50%	0.80%	0.89%	0.68%	0.77%
Union presence								
No union employees	0.63%	1.22%	1.20%	1.45%	0.65%	0.43%	0.76%	0.42%
Has union employees	2.33%	6.83%	5.64%	4.99%	6.24%	3.21%	3.66%	2.42%
Unknown	2.52%	4.43%	8.14% *	6.16%	5.03% *	2.62%	3.31%	2.37%
Percent low wage employees								
50% or more low wage	2.16%	4.25%	3.71%	3.99%	1.77%	0.22% *	3.01%	0.97%
Less than 50% low wage	0.66%	1.33%	1.37%	1.33%	0.78%	1.71%	0.76%	1.01%
Unknown	0.69%	3.78%	5.86%	4.89%	1.17%	0.84%	2.89%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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